

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19–24097–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712–3125

Social Security No.:  
xxx–xx–8806

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 16, 2020.

On 08/07/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: September 9, 2020  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 11, 2020  
JAN: mjb

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl Gaynor  
DebtorCase No. 19-24097-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 31

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db  
aty  
sp  
cr  
518362627  
518428703  
518362630  
518362632  
518362633  
518362634  
518362631  
518488327  
518362637  
518446971  
518362642  
518432108  
518362643

Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125  
+Frenkel Lambert Weiss Weissman & Gordan, 80 Main Street, Suite 460,  
West Orange, NJ 07052-5414  
+Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755  
+Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514  
AMERICAN HEART ASSOCIATION PC, PO Box 1207, Neptune, NJ 07754-1207  
CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  
CREDIT FIRST NATL ASSOC, PO Box 81315, Cleveland, OH 44181-0315  
FEDLOAN SERVICING, PO Box 60610, Harrisburg, PA 17106-0610  
Firestone, PO Box 81307, Cleveland, OH 44181-0307  
+FLAGSTAR BANK, PO BOX 660263, Dallas, TX 75266-0263  
Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
Lakeview Loan Servicing, LLC, Flagstar Bank, 5151 Corporate Dr,  
Troy, Michigan 48098-2639  
New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006  
+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,  
Trenton, NJ 08695-0272)  
Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004  
+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
US DEPARTMENT OF EDUCATION, 3130 Fairview Park Dr Ste 800, Falls Church, VA 22042-4566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
smg  
lm  
518362628  
518362629  
518379688  
518471036  
518362635  
518362638  
518458450  
518362639  
518362640  
518362641  
518362673

E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2020 00:17:11 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2020 00:17:09 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
+E-mail/Text: cashiering-administrationservices@flagstar.com Aug 12 2020 00:17:43  
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
+E-mail/Text: g20956@att.com Aug 12 2020 00:17:41 AT&T, 208 S Akard St,  
Dallas, TX 75202-4206  
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:05 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281  
+E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 00:24:52  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
+E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 00:24:41 Directv, LLC,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 12 2020 00:16:42 Internal Revenue Service,  
310 Lowell St Stop 360, Andover, MA 01810-5430  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2020 00:24:31  
PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2020 01:29:34  
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2020 01:29:37  
Portfolio Recovery Association, Riverside Commence Center, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4952  
E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:24 SYNC B/Amazon, PO Box 965036,  
Orlando, FL 32896-5036  
E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:51 SYNC B/Walmart, PO Box 965036,  
Orlando, FL 32896-5036  
+E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:25 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518362636\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Aug 11, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com  
Edward Hanratty on behalf of Debtor Carl Gaynor  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8